

REMARKS

After entry of the amendment, claims 17, 18, 20-22, 24-26 and 28-31 are pending in the above-identified application. All other claims have been cancelled.

In the Office Action, claims 17, 18, 20-22, 24-26 and 28-31 were rejected. With this Amendment, claims 17, 18, 20-22, 24-26 and 28 were amended. Accordingly, claims 17, 18, 20-22, 24-26 and 28-31 remain at issue.

I. 35 U.S.C. § 103 Obviousness Rejection of Claims

Claims 17, 18, 20-22, 24-26 and 28-31 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Fox et al. (U.S. Patent No. 6,560,581). Applicant respectfully traverses this rejection.

Independent claims 17, 21, and 25 have been amended to clarify the invention and to recite that the digital signature data is created from a name of the user and an account number of the user using the user terminal. No new information has been added by this amendment. The original specification discloses the added feature. (See page 4, line 18 through page 5, line 15).

Fox et al. is directed to an electronic commerce system that facilitates secure electronic commercial transactions over a communications system that is assumed to be insecure and open to eavesdroppers. (col. 6, lines 34-37.) The participants are required to register with a certified trusted authority before being permitted to engage electronically in commercial activities. (col. 8, lines 21-24.) Following the registration process, the participants conduct commercial activity without interaction between the certified trusted authority. (col. 11, lines 30-35.) In one example, a goods and services order (GSO) and a purchase instruction (PI) are digitally signed by the a purchaser and sent to a merchant over a communication network. (col. 24, line 47 - col.

25, line 15.) The merchant then verifies the purchaser and secures funds from the purchaser by contacting the bank of the purchaser. (col. 25, lines 15-41.) The merchant then fills the order, ships the items to the purchaser, and sends a receipt to the purchaser. (col. 25, lines 54-57.)

Unlike Fox et al., which is directed to providing a secure electronic transaction, the object of the present invention is to enable a user and/or a service provider to verify the accuracy/inaccuracy of a charge for a service provided to a the user. In contrast to Fox et al., claim 17 recites the step of “when an objection to the fee is received from the user, verifying validity of the charge collection based on said service request data and digital signature data, said digital signature data being generated based on said service request data” where “the digital signature data is created from a name of the user and an account number of the user using the user terminal” and “information stored on the storage medium cannot be modified using software techniques.” Fox et al. neither discloses nor suggests these limitations. Rather, Fox et al. attempts to provide a secure transaction without considering the need to verify the charge after the transaction and does not use digital signature data created from a name and account number of a user to verify the validity of a charge when the user objects to a fee.

Thus, it would not be obvious to derive claim 17, or claims 18, 20 or 29 that depend from claim 17, from Fox et al. For reasons similar to those discussed regarding claim 17, Applicant respectfully submits that claims 21-22, 24-26, 28, and 30-31 are also allowable over Fox et al. Accordingly, Applicant respectfully requests withdrawal of this rejection.

II. Conclusion

In view of the above amendments and remarks, Applicant submits that all claims are clearly allowable over the cited prior art, and respectfully requests early and favorable notification to that effect.

Respectfully submitted,

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By: /David R. Metzger/

David R. Metzger
Registration No. 32,919
SONNENSCHNEIDER NATH & ROSENTHAL LLP
P.O. Box 061080
Wacker Drive Station, Sears Tower
Chicago, Illinois 60606-1080
(312) 876-8000